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June 30, 2021

Via Email

Richard A. Fogel, Esquire Law Offices of Richard A. Fogel, P.C. 389 Cedar Avenue Islip, New York 11751-4627

RE: Insured: Ramesh Sawhney and Nina Bhardwaj

DOL: 2/25/19

Company: Chubb Insurance Company of New Jersey

Dear Mr. Fogel:

I am writing in follow up to our ongoing conversations and correspondences regarding this matter, including our most recent telephone conference on June 26, 2021.

Per your request, I have enclosed herein for your reference the following: (1) a detailed inventory, with photographs, of all items currently located at Asset IQ; and (2) a chart with additional details regarding what you previously characterized as a list of "missing art." I am available to discuss with you any questions you have about either of these documents.

As we discussed on June 26, 2021, there are numerous additional items currently located at Aiston in Long Island, City. You have requested a detailed inventory of all such items, with photographs. Accordingly, as we also discussed, Chubb Insurance Company of New Jersey proposes that we immediately schedule a time to complete such a detailed inventory with photographs to occur at the Aiston facility. Diane Forstell of Asset IQ will be conducting the inventory on behalf of Chubb Insurance. Of course, your client is invited to have a representative present as well.

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Finally, we discussed that after the inventory of the items at Aiston is completed, Chubb Insurance would like to return all items from both Aiston and Asset IQ to your client's custody. Accordingly, I will need you to please advise where your clients would like these items delivered so that we can coordinate that delivery on the back end after the inventory is complete.

I will be sending you follow-up correspondence this week to address some of the other issues you have flagged and questions you have raised, but I wanted to get you the enclosed information and start the ball rolling immediately on coordinating the Aiston inventory.

Very truly yours,

MCCLELLAN BERNSTIEL, LLP

Cynthia L. Bernstiel, Esquire

CLB/lag Enclosures